

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your medical & health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

MANULIFE INSURANCE BERHAD  
(200801013654 (814942-M))

Date:

*dd/mm/yyyy*

**1 What is ManuEZ-CI?**

ManuEZ-CI is an insurance product which provides coverage for 5 common Critical Illnesses, i.e. Cancer, Heart Attack, Stroke, Kidney Failure and Coronary Artery Bypass Surgery. The face amount will be paid in lump sum upon diagnosis of one of the covered Critical Illnesses. ManuEZ-CI is renewable annually up to age 80 (next birthday).

**2 Know Your Coverage/Benefits**

**As an illustration**, for **RM134.00** annually, you will receive the following insurance coverage:

Critical Illness Benefit	RM100,000 Face Amount
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The critical illnesses covered under this product include:

1. Cancer
2. Heart Attack
3. Stroke
4. Kidney Failure
5. Coronary Artery By-pass Surgery

Please refer to your policy contract for details on the critical illness covered.

**Note:** The illustration above shows a sample of benefits and the premium required for a healthy 30-year-old male customer purchasing a face amount of RM100,000. Please refer to the policy contract for full details of your benefits and premiums.

Your medical and health insurance **excludes**:

- (a) if the Covered Event is due to a Pre-existing Illness at the Issue Date or Reinstatement Date, Pre-existing Illness shall mean disabilities that the Insured has reasonable knowledge of. An Insured may be considered to have reasonable knowledge of a Pre-existing Illness where the condition is one for which:
  - i. the Insured had received or is receiving treatment;
  - ii. medical advice, diagnosis, care or treatment has been recommended;
  - iii. clear and distinct symptoms are or were evident; or
  - iv. its existence would have been apparent to a reasonable person in the circumstances.
- (b) if the Covered Event is caused, directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury.
- (c) if the Covered Event is due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, etc.

**If you have any questions or require assistance on your medical and health insurance, you can:**



Call us at  
(03) 2719-9112



Visit us at  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
[MYCARE@manulife.com](mailto:MYCARE@manulife.com)

### 3 Know Your Obligations

For your medical and health insurance, you must pay a premium contribution of:

Premium	Premium tahun pertama anda untuk ManuEZ-Cl ialah RM <b>&lt;modal premium&gt; &lt;premium mode&gt;</b> The premium payable for subsequent policy years will be automatically adjusted at every policy anniversary, based on your attained age. Please refer to the Appendix for the premium rates table. The premium rates are non-guaranteed, Manulife reserves the right to revise the premium rates by giving you 30 days written notice.
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Duration : Premium to be paid throughout the coverage term. Coverage term is 1 year, and the plan allows guaranteed yearly renewal up to Insured attaining age 80 next birthday.

You also have to pay the following fees and charges:

Stamp duty	The stamp duty has been included in the premium.
Commission	<b>This is a pure protection product.</b> No commission will be payable under this policy as you are purchasing this policy directly from Manulife without any sales intermediary involved.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated/ cancelled.
- Grace Period - if you do not pay your premiums within the 30 days grace period, your policy will lapse and cease to be in force.
- Waiting Period - your coverage will only start after the following waiting period:

Waiting Period (from Issue Date or Reinstatement Date, whichever is later)	Critical Illness
60 days	▪ Cancer ▪ Heart Attack ▪ Coronary Artery By-Pass Surgery
30 days	▪ Kidney Failure ▪ Stroke

- Survival Period - the benefits will not be paid if the Insured dies within 14 days from the date of the first diagnosis of any one of the covered critical illness under this policy.
- Switching your existing Medical and Health Insurance (MHI) to another insurer's policy might not be advantageous as the Waiting Period and exclusion period, whichever is applicable, will be reset. Besides, new terms and conditions may apply to your new policy if your current health status is less favorable to the new insurer. Please check with your insurer for details term
- For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).
- **YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION**
- **The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

### 5 Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy within 15 days from the date of receipt. The company will refund all premiums paid to the Insured and this policy shall thereafter be cancelled.
- **After free-look period:** You may cancel your policy by giving a written notice to the Company. There will be no cash value upon cancellation.

This insurance plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Should there be any dispute arising from the policy, you may refer such dispute to:

- a) Manulife Customer Service at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur;
- b) Financial Markets Ombudsman Service (FMOS) at Level 14, Main Block Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. (Tel: 03-2272 2811, Website:[www.fmoss.org.my](http://www.fmoss.org.my)); or
- c) Contact Centre (BNMLINK), 4th Floor, Podium Bangunan AICB, No.10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1300-88-5465, Web form: [bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

## APPENDIX - PREMIUM RATE TABLE

This table shows you your annual premium according to your age for each of the subsequent Policy Years until the policy's expiry day. The premium rates are not guaranteed.

Your Age	Annual Premium (RM)	Your Age	Annual Premium (RM)
30	134.00	76	4,580.00
31	146.00	77	4,708.00
32	154.00	78	4,844.00
33	160.00	79	4,984.00
34	174.00		
35	178.00		
36	196.00		
37	214.00		
38	238.00		
39	274.00		
40	408.00		
41	454.00		
42	510.00		
43	550.00		
44	620.00		
45	698.00		
46	814.00		
47	898.00		
48	984.00		
49	1,098.00		
50	1,220.00		
51	1,354.00		
52	1,428.00		
53	1,594.00		
54	1,760.00		
55	1,930.00		
56	2,110.00		
57	2,398.00		
58	2,744.00		
59	3,330.00		
60	3,600.00		
61	3,810.00		
62	4,060.00		
63	4,270.00		
64	4,324.00		
65	4,326.00		
66	4,330.00		
67	4,332.00		
68	4,334.00		
69	4,338.00		
70	4,340.00		
71	4,342.00		
72	4,346.00		
73	4,348.00		
74	4,350.00		
75	4,460.00		

Note: Premiums shown at above are inclusive of any premium loading and applicable tax.

The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. Manulife reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium and/or policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.